| Fill in this information to identify your case: | | |
|---|--|------------------------------------|
| United States Bankruptcy Court for the : | | |
| NORTHERN District of ILLINOIS (State) | | |
| Case Number (If known): | Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13 | Check if this is an amended filing |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Pa | Identify Yourself | | |
|----|---|----------------------------|---|
| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 1. | Your full name | | |
| | Write the name that is on your government-issued picture | Patricia First name | First name |
| | identification (for example, your driver's license or passport). | Ann Middle name | Middle name |
| | Bring your picture identification to your meeting | Davis Last name | Last name |
| | with the trustee. | Suffix (Sr., Jr., II, III) | Suffix (Sr., Jr., II, III) |
| 2. | All other names you have used in the last 8 | First name | First same |
| | years | First name | First name |
| | Include your married or maiden names. | Middle name | Middle name |
| | | Last name | Last name |
| | | First name | First name |
| | | Middle name | Middle name |
| | | Last name | Last name |
| 3. | Only the last 4 digits of your Social Security | xxx - xx - 0098 | xxx - xx |
| | number or federal Individual Taxpayer Identification number | OR | OR |
| | | 9xx - xx | 9xx - xx |
| | | | |

Filed 12/28/16 Entered 12/28/16 15:49:59 Case 16-40544 Desc Main Doc 1 Page 2 of 58

Document Davis Patricia Ann Debtor 1 Case Number (if known)

| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
|----|--|---|---|
| 4. | Any business names and Employer Identification Numbers (EIN) you have used in | I have not used any business names or EINs. | ☐ I have not used any business names or EINs. |
| | the last 8 years | Business name | Business name |
| | Include trade names and doing business as names | Business name | Business name |
| | | EIN | EIN |
| | | EIN | EIN |
| 5. | Where you live | | If Debtor 2 lives at a different address: |
| | | 5120 W. Ohio St. Number Street Unit 1 | Number Street |
| | | Chicago IL 60644 City State ZIP Code | City State ZIP Code |
| | | COOK | County |
| | | If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. |
| | | Number Street | Number Street |
| | | P.O. Box | P.O. Box |
| | | City State ZIP Code | City State ZIP Code |
| 6. | Why you are choosing | Check one: | Check one: |
| | this district to file for bankruptcy. | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. |
| | | have another reason. Explain. (See 28 U.S.C. § 1408 | ☐ I have another reason. Explain. (See 28 U.S.C. § 1408 |
| | | | |
| | | | |
| | | | |

Filed 12/28/16 Entered 12/28/16 15:49:59 Case 16-40544 Doc 1 Desc Main Page 3 of 58

Debtor 1

Patricia Ann Document Davis

Case Number (if known)

| Pa | Tell the Court About You | r Bankruptcy (| Case | | | |
|-----|---|---|---|---|--|--|
| 7. | The chapter of the Bankruptcy Code you are choosing to file under | | Bankruptcy (Form 2 der 7 der 11 der 12 | • | e Required by 11 U.S.C. § 342(b) for Individuals of page 1 and check the appropriate box. | |
| 8. | How you will pay the fee | I need Applied I required By law less the pay the | court for more deelf, you may pay itting your payme a pre-printed add to pay the fee it cation for Individuals that my fee by, a judge may, than 150% of the fee in installm. | etails about how you may with cash, cashier's cheent on your behalf, your ress. In installments. If you cause to Pay The Filing For the waived (You may recout is not required to, wo official poverty line that ents). If you choose this | on. Please check with the clerk's office in your lay pay. Typically, if you are paying the fee heck, or money order. If your attorney is ar attorney may pay with a credit card or check choose this option, sign and attach the Fee in Installments (Official Form 103A). Equest this option only if you are filing for Chapter 7. Evaive your fee, and may do so only if your income is at applies to your family size and you are unable to is option, you must fill out the Application to Have the 103B) and file it with your petition. | |
| 9. | Have you filed for bankruptcy within the last 8 years? | ■ No □ Yes. | District None District None District | | Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number | |
| 10. | Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate? | ■ No □ Yes. | District | When | Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY | |
| 11. | Do you rent your residence? | □ No. ■ Yes. | residence? No. Go to lir | ne 12. Initial Statement About ar | gment against you and do you want to stay in your on Eviction Judgment Against You (Form 101A) and file it with | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main

| Debtor 1 | Patricia | Ann | Document | Page 4 of 58 Case Number (if known) | Desc Main |
|----------|------------|-------------|-----------|---------------------------------------|-----------|
| | First Name | Middle Name | Last Name | · · · · · · · · · · · · · · · · · · · | |

| Pa | rt 3: Report About Any Busine | esses You Ow | n as a Sole Proprietor | | | | | |
|-----|---|-----------------|---|---|--|-----------------------------|-------------|---|
| 12. | of any full- or part-time business? | ■ No. □ Yes. | Go to Part 4. Name and location of b | usiness | | | | |
| | A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as | | Name of business, if any | | | | | |
| | a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it | | Number Street | | | | | |
| | to this petition. | | City | | | | State | Zip Code |
| | | | Check the appropriate | box to describe | e vour husiness | | | _, -, -, -, -, -, -, -, -, -, -, -, -, -, |
| | | | ☐ Health Care Busi | | - | 101(27A)) | | |
| | | | ☐ Single Asset Rea | l Estate (as def | fined in 11 U.S.C. | § 101(51B)) | | |
| | | | ☐ Stockbroker (as o | efined in 11 U. | S.C. § 101(53A)) | | | |
| | | | ☐ Commodity Broke | er (as defined in | n 11 U.S.C. § 101 | (6)) | | |
| | | | ☐ None of the above | е | | | | |
| | Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). | No. I | heet, statement of operatis do not exist, follow the am not filing under Chapter am filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code. | procedure in 1 oter 11. 11, but I am No | 1 U.S.C. § 1116([·] OT a small busine | 1)(B). ess debtor accord | ling to the | definition in |
| Pa | rt 4: Report if You Own or Hav | e Any Hazard | lous Property or Any Prop | erty That Needs | s Immediate Atter | ition | | |
| 14. | Do you own or have any property that poses or is alleged to pose a threat of imminent and | ■ No. | What is the hazard? | | | | | |
| | indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own | | If immediate attention is | needed, why is | it needed? | | | |
| | perishable goods, or livestock that must be fed, or a building that needs urgent repairs? | | Where is the property? | | | | | |
| | | | , - | Number | Street | | | |
| | | | | City | | | | e ZIP Code |
| | | | | City | | | Siat | e ZIP Code |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main

Debtor 1

Patricia

Document

Page 5 of 58

Ann

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

| About Debtor | 1 |
|--------------|---|
| | |

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| ☐I ar | m not required | to rec | eive a | briefing | about |
|-------|----------------|---------|---------|----------|-------|
| cre | dit counseling | g becai | use of: | | |

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
 - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing abou | ιt |
|--|----|
| credit counseling because of: | |

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main

Document Davis Patricia Ann

Debtor 1

Page 6 of 58 Case Number (if known)

| | riist Name | Middle Name Last Name | | |
|-----|---|---|---|---|
| Pa | t 6: Answer These Questions | for Reporting Purposes | | |
| 16. | What kind of debts do you have? | | consumer debts? Consumer debts are deprimarily for a personal, family, or household | |
| | | money for a business or inve | business debts? Business debts are debestment or through the operation of the business | - |
| | | □No. Go to line 16c. □Yes. Go to line 17. | | |
| | | 16c. State the type of debts you o | owe that are not consumer debts or business | debts. |
| 17. | Are you filing under Chapter 7? | No. I am not filing under Ch | napter 7. Go to line 18. | |
| | Do you estimate that after any exempt property is | | ter 7. Do you estimate that after any exempt ses are paid that funds will be available to distr | · · · · · · |
| | excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | ■No. □Yes. | | |
| 18. | How many creditors do | ■ 1-49 | 1,000-5,000 | 25,001-50,000 |
| | you estimate that you owe? | ☐ 50-99 ☐ 100-199 ☐ 200-999 | ☐ 5,001-10,000 ☐ 10,001-25,000 | ☐ 50,001-100,000 ☐ More than 100,000 |
| 19. | How much do you estimate your assets to be worth? | ■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million | □\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion |
| 20. | How much do you estimate your liabilities to be? | ■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million | ☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion |
| Pa | Sign Below | | | |
| For | you | I have examined this petition, and correct. | I declare under penalty of perjury that the info | ormation provided is true and |
| | | · | oter 7, I am aware that I may proceed, if eligib nderstand the relief available under each cha | · · · · · · · · · · · · · · · · · · · |
| | | | did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 342 | · |
| | | I request relief in accordance with | the chapter of title 11, United States Code, s | pecified in this petition. |
| | | | ment, concealing property, or obtaining mone; in fines up to \$250,000, or imprisonment for ud 3571. | |
| | | ★ Isl Patricia Ann Davis Signature of Debtor 1 | | ature of Debtor 2 |
| | | Executed on12/28/2016 | 5 Exec | uted on |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 7 of 58

| Debtor 1 | Patricia | Ann | Davis | Case Number (if known) |
|----------|------------|-------------|-----------|------------------------|
| | First Name | Middle Name | Last Name | |

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| x /s/ Andrew B. Nelson | Date | Date: 12/28/2016 | |
|----------------------------------|-----------------|-------------------|-------|
| Signature of Attorney for Debtor | | MM / DD / YYYY | |
| Andrew B. Nelson | | | |
| Printed name | | | |
| Geraci Law L.L.C. | | | |
| Firm name | | | |
| 55 E. Monroe St., #3400 | | | |
| Number Street | | | |
| | | | |
| | | | |
| Chicago | IL | 60603 | |
| | ILState | 60603 ZIP Code | |
| City | State | ZIP Code | |
| | State | | w.con |
| City Contact Phone 312-332-1800 | State Email ad | ZIP Code | w.con |
| City 242 222 4800 | State | ZIP Code | w.con |

| formation to identi | fy your case: | |
|------------------------|---|--|
| Patricia | Ann | Davis |
| First Name | Middle Name | Last Name |
| | | |
| First Name | Middle Name | Last Name |
| Bankruptcy Court for t | he : <u>NORTHERN</u> District of | f_ <u>ILLINOIS</u> (State) |
| | | |
| | Patricia First Name First Name Bankruptcy Court for t | First Name Middle Name First Name Middle Name Bankruptcy Court for the : <u>NORTHERN</u> District of |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

| Summarize Your Assets | |
|---|---|
| | Your assets Value of what you own |
| Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B | \$0 |
| 1b. Copy line 62, Total personal property, from Schedule A/B | \$ 2,793 |
| 1c. Copy line 63, Total of all property on Schedule A/B | \$ 2,793 |
| | |
| Part 2: Summarize Your Liabilities | |
| | Your liabilities Amount you owe |
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$0 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | \$0 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | <u>\$12,782</u> |
| | |
| Part 3: Summarize Your Liabilities | |
| 4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I | \$1,084.00 |
| 5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J | \$1,242.00 |
| | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Page 9 of 58

Document Patricia Ann Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

| Part 4: Answer These Questions for Administrative and Statistical Records | | | | | | | | | |
|--|---|--|--|--|--|--|--|--|--|
| 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this | form to the court with your other cabedules | | | | | | | | |
| Yes | | | | | | | | | |
| . What kind of debt do you have? | | | | | | | | | |
| Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. | | | | | | | | | |
| Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. | | | | | | | | | |
| From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. | | | | | | | | | |
| | | | | | | | | | |
| 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: | | | | | | | | | |
| From Part 4 of Schedule E/F, copy the following: | Total claim | | | | | | | | |
| 9a. Domestic support obligations (Copy line 6a.) | \$_0.00 | | | | | | | | |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$_0.00 | | | | | | | | |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$_0.00 | | | | | | | | |
| 9d. Student loans. (Copy line 6f.) | \$_0.00 | | | | | | | | |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$_0.00 | | | | | | | | |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | \$_0.00 | | | | | | | | |
| 9g. Total. Add lines 9a through 9f. | \$_0.00 | | | | | | | | |

| | Caso 16 | 3.40544 Doc 1 | Eilad 12/29/16 | Entered 12/28/16 1 | 5:49:59 Des | sc Main |
|---|---|---|-----------------------------------|--|--|---|
| Fill in this in | formation to ide | ntify your case and this fill | ing: | 0 of 58 | 0. 10.00 | oo maan |
| Debtor 1 | Patricia | Ann | Davis | | | |
| | First Name | Middle Name | Last Name | | | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | | | |
| United States | Bankruptcy Court for | or the : <u>NORTHERN</u> Distri | | | | |
| Case Number | | | (State) | | ĺ | Check if this is an |
| (If known) | | | | | | amended filing |
| Official F | <u>orm 106A</u> | <u>/B</u> | | | | |
| Schedul | e A/B: Pr | operty | | | | 12/15 |
| Part 1: 01. Do you ow No. Yes. | supplying corre ur name and cas Describe Each Re un or have any le Describe | ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in | ace is needed, attach a separa | I, or similar property? | | |
| | - | - | | ing any entries for pages | > | \$0.00 |
| Part 2: | Describe Your Vel | nicles | | | | |
| you own that so O3. Cars, vans No. Yes. N A C O4. Watercraft Examples: No. Yes. | Describe Describe Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor Describe | ces. If you lease a vehicle, a s, sport utility vehicles, most a s, sport | ilso report it on Schedule G: E: | ly s and another unity property (see sicles, and accessories accessories | Do not deduct secured the amount of any secu | claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 00 \$ 1,158.00 |
| | | | | ng any entries for pages | | \$ 1,158.00 |
| Part 3: | Describe Your Per | sonal and Household Items | | | | |
| | r have any legal | or equitable interest in any | y of the following items? | | | Current value of the portion you own? Do not deduct secured claims or exemptions |
| Examples: | | ilshings urniture, linens, china, kitchenw | vare | | | |
| Yes. | Describe | Furniture, linens, small applia | nces, table & chairs, bedroom set | | \$1,000 | \$1,000.00 |

Official Form 106A/B Record # 711006 Schedule A/B: Property Page 1 of 6

Filed 12/28/16 Entered 12/28/16 15:49:59

Document Page 11 of 58 umber (if known) Case 16-40544 Doc 1 Patricia

First Name Middle Name

Desc Main

| 07. | Electronics | | | | |
|-----|---------------------------------|---|--------|--------------------|-------------|
| | | dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music | | | |
| | No. | s including cell phones, cameras, media players, games | | | |
| | Yes. Describe | | 7 | | |
| | res. Describe | TV, cell phone \$300 | | | |
| | | | | \$ | 300.00 |
| 08. | Collectibles of value | | | | |
| | | ines; paintings, prints, or other artwork; books, pictures, or other art objects; | | | |
| | - | collections; other collections, memorabilia, collectibles | | | |
| | No. | | _ | | |
| | Yes. Describe | | | _ | 0.00 |
| | Favriament for anome and | habbia | | \$ | 0.00 |
| 09. | Equipment for sports and | hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes | | | |
| | and kayaks; carpentry tools; | | | | |
| | No. | | | | |
| | Yes. Describe | | 7 | | |
| | _ | | | \$ | 0.00 |
| 10. | Firearms | | _ | | |
| | Examples: Pistols, rifles, shot | guns, ammunition, and related equipment | | | |
| | No. | | | | |
| | Yes. Describe | | 7 | | |
| | | | | \$ | 0.00 |
| 11. | Clothes | | | | |
| | | furs, leather coats, designer wear, shoes, accessories | | | |
| | No. | | _ | | |
| | Yes. Describe | | | | |
| | | Everyday clothes, shoes, accessories \$100 | | • | 100.00 |
| 12 | Jewelry | | _ | \$ | 100.00 |
| 12. | - | costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, | | | |
| | gold, silver | | | | |
| | No. | | | | |
| | Yes. Describe | | 7 | | |
| | | Costume jewelry \$35 | | | |
| | | | | \$ | 35.00 |
| 13. | Non-farm animals | | | | |
| | Examples: Dogs, cats, birds, | norses | | | |
| | No. | | _ | | |
| | Yes. Describe | | | • | 0.00 |
| 14 | Any other personal and h | usehold items you did not already list, including any health aids you did not list | _ | Ф | 0.00 |
| 17. | No. | ouserious items you did not already list, including any nearth alds you did not list | | | |
| | = | | _ | | |
| | Yes. Describe | | | \$ | 0.00 |
| 15 | Add the dollar value of all | of your entries from Part 3, including any entries for pages you have attached | | | |
| | | per here> | | | \$1,435.00 |
| | Write that number | Der niere | | | |
| P | Describe Your Fire | nancial Assets | | | |
| | ui t -91 | | | | |
| Do | you own or have any legal | or equitable interest in any of the following? | Curre | nt value of | the |
| | | | - | n you own | |
| | | | | deduct secumptions | ired claims |
| 16 | Cash | | OI EVE | | |
| 10. | | n your wallet, in your home, in a safe deposit box, and on hand when you file your petition | | | |
| | No. | | | | |
| | Yes. Describe | | | | |
| | | | | \$ | 0.00 |
| 1 | | | | Ť | |

Case 16-40544 Doc 1 Patricia Debtor 1

First Name Middle Name

Filed 12/28/16 Entered 12/28/16 15:49:59

Document Page 12 of 58 Pumber (if known) Desc Main

| 17. | | Checking, savings | | ificates of deposit; shares in credit unions, brokerage houses, | | |
|-----|-------------|---|---------------------------------------|---|----------|--------|
| | No. | imilar institutions. i | If you have multiple accounts with | if the same institution, list each. | | |
| | Yes. | Describe | Account Type: | Institution name: | | |
| | 100. | Describe | Savings Account | Chase | \$ | 0.00 |
| | | | Checking Account | Chase | • | 0.00 |
| | | | | | ¢ | 200.00 |
| 18. | Bonds, mu | tual funds, or p | ublicly traded stocks | | Ψ | 200.00 |
| | | | ment accounts with brokerage fin | rms, money market accounts | | |
| | No. | | | | | |
| | Yes. | Describe | Institution or issuer name: | | | |
| | _ | | | | \$ | 0.00 |
| 19. | Non-public | ly traded stock | and interests in incorporate | ed and unincorporated businesses, including an interest in | | |
| | No. | | | | | |
| | Yes. | Describe | Name of Entity and Percent | of Ownership: | | |
| | | | | | \$ | 0.00 |
| 20. | Governme | nt and corporat | e bonds and other negotiab | le and non-negotiable instruments | | |
| | - | | | cks, promissory notes, and money orders. | | |
| | · · · | able instruments a | re those you cannot transfer to so | omeone by signing or delivering them. | | |
| | No. | | | | | |
| | Yes. | Describe | Issuer name: | | • | 0.00 |
| 24 | Detiroment | or noncion cod | ounto | | \$ | 0.00 |
| 21. | | or pension acc | | ift savings accounts, or other pension or profit-sharing plans | | |
| | No. | | , | no carriago acoccanto, or out or porticon on promo criaming picano | | |
| | Yes. | Describe | Type of account and Instituti | ion name: | | |
| | | Describe | Type of account and montan | ion name. | \$ | 0.00 |
| 22. | Security de | posits and pre | payments | | · | |
| | = | - | · · · - | may continue service or use from a company | | |
| | Examples: | Agreements with la | andlords, prepaid rent, public utilit | ities (electric, gas, water), telecommunications | | |
| | No. | | | | | |
| | Yes. | Describe | Institution name or individua | al: | | |
| | | | | | \$ | 0.00 |
| 23. | | A contract for a | periodic payment of mone | y to you, either for life or for a number of years) | | |
| | No. | | | | | |
| | Yes. | Describe | Issuer name and description | n: | | |
| | | | | | \$ | 0.00 |
| 24. | | i an education i § 530(b)(1), 529A(| | ified ABLE program, or under a qualified state tuition program. | | |
| | No. | 3 330(b)(1), 323A | (b), and 323(b)(1). | | | |
| | = | Dogoribo | Institution name and descrip | otion. Separately file the records of any interests.11 U.S.C. § 521(c): | | |
| | Yes. | Describe | motitution name and descrip | onon. Deparately like the records of any interests. 11 0.0.0. § 021(0). | ¢ | 0.00 |
| 25. | Trusts. eau | uitable or future | interests in property (other | r than anything listed in line 1), and rights or powers | Ψ | |
| | No. | | | | | |
| | Yes. | Describe | | | | |
| | 103. | Describe | | | \$ | 0.00 |
| 26. | Patents, co | pyrights, trade | marks, trade secrets, and ot | ther intellectual property | <u> </u> | |
| | | | | oyalties and licensing agreements | | |
| | No. | | | | | |
| | Yes. | Describe | | | | |
| | | | | | \$ | 0.00 |
| 27. | - | • | other general intangibles | | | |
| | | Building permits, e | xclusive licenses, cooperative as | ssociation holdings, liquor licenses, professional licenses | | |
| | No. | | | | | |
| | Yes. | Describe | | | | |
| | | | | | ς | 0.00 |

Case 16-40544 Patricia Debtor 1

Doc 1

Desc Main

First Name

Middle Name

Filed 12/28/16 Entered 12/28/16 15:49:59

Document Page 13 of 58 umber (if known)

| Moi | ney or property owed to you? | Current value of the portion you own? Do not deduct secured claims or exemptions |
|-----|--|---|
| 28. | Tax refunds owed to you | |
| | No. Yes. Describe | \$ 0.00 |
| 29. | Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. | <u> </u> |
| | Yes. Describe | \$ 0.00 |
| 30. | Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. | |
| | Yes. Describe | \$0.00 |
| 31. | Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: | |
| | Yes. Describe Term life insurance whole life insurance with American Income Life—no cash surrender value because Debtor just opened the policy in September 2016. | |
| 32. | Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. | |
| | Yes. Describe | \$0.00 |
| 33. | Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. | |
| | Yes. Describe | \$0.00 |
| 34. | Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. | |
| | Yes. Describe | \$ |
| 35. | Any financial assets you did not already list No. | |
| | Yes. Describe | \$0.00 |
| | Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here | \$0.00 |
| P | Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. | |
| | Do you own or have any legal or equitable interest in any business-related property? | |
| | No. Yes. | |
| | | Current value of the portion you own? Do not deduct secured claims or exemptions |
| 38. | Accounts receivable or commissions you already earned No. | |
| | Yes. Describe | \$0.00 |

Case 16-40544 Doc 1 Patricia

Filed 12/28/16 Entered 12/28/16 15:49:59

Document Page 14 of Bumber (if known)

Page 14 of Bumber (if known) Desc Main Debtor 1 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No.

0.00

\$0.00

Yes.

Describe.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

Debtor 1

Case 16-40544 Patricia

Desc Main

First Name

Doc 1

Filed 12/28/16 Entered 12/28/16 15:49:59

Document Page 15 of 58 Pumber (if known)

| Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Abo | ove | |
|--|-------------|-------------|
| 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. | | |
| Yes. Describe | | \$0.00 |
| 54. Add the dollar value of all of your entries from Part 7. Write that number here | \$0.00 | |
| Part 8: List the Totals of Each Part of this Form | | |
| 55. Part 1: Total real estate, line 2 | | \$ 0.00 |
| 56. Part 2: Total vehicles, line 5 | \$ 1,158.00 | |
| 57. Part 3: Total personal and household items, line 15 | \$ 1,435.00 | |
| 58. Part 4: Total financial assets, line 36 | \$ 0.00 | |
| 59. Part 5: Total business-related property, line 45 | \$ 0.00 | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$ 0.00 | |
| 61. Part 7: Total other property not listed, line 54 | \$ 0.00 | |
| 62. Total personal property. Add lines 56 through 61 | \$ 2,593.00 | \$ 2,593.00 |
| | | |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | | \$2,593.00 |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main

| Fill in this in | formation to identi | | 100llmon t |
|---------------------------|----------------------|---------------------------|-----------------------|
| Debtor 1 | Patricia | Ann | Davis |
| | First Name | Middle Name | Last Name |
| Debtor 2 | - | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States | Bankruptcy Court for | the: NORTHERN District of | ILLINOIS |
| | | | (State) |
| Case Number (If known) | | | _ |

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

| | y the Property You Claim as Exempt | | | |
|-------------------------|--|--------------------------------------|---|--------------------------------------|
| | emptions are you claiming? Check | | • | |
| You are clair | ming state and federal nonbankrupt | cy exemptions . 11 U.S.C. | § 522(b)(3) | |
| You are clair | ming federal exemptions. 11 U.S.C. | § 522(b)(2) | | |
| | | | | |
| For any property | y you list on <i>Schedule A/B</i> that yo | ou claim as exempt, fill in | the information below. | |
| • | on of the property and line on hat lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
| | | Copy the value from Schedule A/B | Check only one box for each exemption | |
| Brief description: | 1992 Chevrolet 1500 with over 85,000 miles. | \$ <u>1,158</u> | \$ _ 2,400 | 735 ILCS 5/12-1001(c) - \$2,400.00 |
| Line from Schedule A/B: | 03 | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | Furniture, linens, small appliances, table & chairs, bedroom set | \$ <u>1,000</u> | \$ | 735 ILCS 5/12-1001(b) - \$1,000.00 |
| Line from Schedule A/B: | <u>06</u> | | 100% of fair market value, up to any applicable statutory limit | |
| Brief | TV, cell phone | | | 735 ILCS 5/12-1001(b) - \$300.00 |
| description: | | \$_300 | \$ | |
| Line from Schedule A/B: | 07 | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | Everyday clothes, shoes, accessories | \$ <u>100</u> | \$ | 735 ILCS 5/12-1001(a),(e) - \$100.00 |
| Line from | | | 100% of fair market value, up to | |
| Schedule A/B: | 11 | | any applicable statutory limit | |
| | | | | |
| fficial Form 106C | Record # 711006 | Schedule C: 1 | he Property You Claim as Exempt | Page 1 of 2 |

Entered 12/28/16 15:49:59 Desc Main Case 16-40544 Doc 1 Filed 12/28/16

Patricia Ann Document

Page 17 of 58 Number (if known)

Debtor 1

Middle Name Last Name Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(a),(e) - \$35.00 Costume jewelry description: \$ 35 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$0.00 Savings Account, Chase Brief \$_0 description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Chase 735 ILCS 5/12-1001(b) - \$200.00 \$_200 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes.

Schedule C: The Property You Claim as Exempt

| | nformation to identif | | Davie | 8 of 58 | | |
|--|--|--|--|---|--------------|-----------------------------------|
| Debtor 1 | Patricia | Ann | Davis | | | |
| D.H. O | First Name | Middle Name | Last Name | | | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | | | |
| | | | | | | |
| United State | s Bankruptcy Court for the | he : <u>NORTHERN</u> District of | _ <u>ILLINOIS</u> (State) | | Па | |
| Case Numb | er | | _ | | Check if thi | |
| , , | | | | | amended fi | iiiig |
| Official F | orm 106D | | | | | |
| Schedule | D: Creditors | s Who Have Clain | ns Secured by Propert | у | | 12/15 |
| | | | ie are filing together, both are equal | v responsible for supplying correc | :T | |
| information. If additional pag 1. Do any cr | more space is needdes, write your name | ed, copy the Additional Pag and case number (if known) secured by your property? bmit this form to the court wit | e, fill it out, number the entries, and | · | | |
| information. If additional pag 1. Do any cr | more space is neede es, write your name editors have claims s sheck this box and sul | ed, copy the Additional Pag and case number (if known) secured by your property? bmit this form to the court wit ation below. | e, fill it out, number the entries, and). | attach it to this form. On the top of | | |
| information. If additional page 1. Do any cr No. Co | more space is needees, write your name editors have claims sheck this box and sulfill in all of the informatist All Secured Claim | ed, copy the Additional Pag and case number (if known) secured by your property? bmit this form to the court wit ation below. | e, fill it out, number the entries, and). th your other schedules. You have not | attach it to this form. On the top of hing else to report on this form. Column A | Column A | Column C |
| information. If additional page 1. Do any cr No. Co Yes. F | more space is needees, write your name editors have claims sheek this box and sulfill in all of the information and the claims. If a crectaim. If more than or | ed, copy the Additional Pag and case number (if known) secured by your property? bmit this form to the court wit ation below. ms reditor has more than one see ne creditor has a particular cl | e, fill it out, number the entries, and). | attach it to this form. On the top of hing else to report on this form. Column A | f any | Column C Unsecured portion If any |

| | | Caso 16 40544 | Doc 1 | Eilod | 12/29/16 | Entor | | 5:49:59 [| Desc Main | |
|--|--|---|---|--|--|---|--|--|--------------------|--------------------|
| Fill in | this inf | ormation to identify your case | e: | | | | 9 of 58 | | | |
| Debto | or 1 | Patricia A | Ann | | Davis | | | | | |
| | | First Name Mi | liddle Name | | Last Name | | | | | |
| Debto | | First Name Mi | liddle Name | | Last Name | - | | | | |
| (Spouse | e, if filing) | riist Name Mi | liddle Name | | Last Name | | | | | |
| Unite | d States I | Bankruptcy Court for the : <u>NORT</u> | HERN Distr | ict of <u>ILLINOI</u> | S(State) | | | | | |
| Case (If kno | Number | | | | , , | | | | Check if | |
| | | 4005/5 | | | | | | | amended | ı illing |
| <u> Mici</u> | iai Fo | orm 106E/F | | | | | | | | 12/15 |
| Be as co ist the o /B: Pro reditors eeded, op of ar | omplete other pa perty (C s with pa copy the ny additi | E/F: Creditors Who and accurate as possible. Use try to any executory contract official Form 106A/B) and on S artially secured claims that are e Part you need, fill it out, nur ional pages, write your name a list All of Your PRIORITY Unsecu | e Part 1 for c s or unexpir Schedule G: e listed in Somber the ent and case nu ured Claims | creditors with ed leases the Executory Conductor of the Executory Conductor of the Executor of | n PRIORITY claim at could result in contracts and Une reditors Who Hav oxes on the left. A | ns and Part a claim. Ale expired Lea ve Claims S | so list executory contra ses (Official Form 1060 Sec <i>ured by Property</i> . If | cts on <i>Schedule</i> i). Do not includ more space is | 9 | |
| 1. Do a | any cred | litors have priority unsecured | l claims agai | nst you? | | | | | | |
| = | | to Part 2. | | | | | | | | |
| <u>∐</u> | | our priority unsecured claims. | If a araditar | has more the | n one priority unc | accured alai | m list the graditar concr | ataly for each ala | im For | |
| eac non uns | h claim I priority a ecured o | isted, identify what type of clair amounts. As much as possible, claims, fill out the Continuation lanation of each type of claim, s | m it is. If a cla list the claim Page of Part | aim has both ns in alphabe : 1. If more th | priority and nonpr tical order accordi an one creditor ho | riority amou ing to the cr olds a partic | nts, list that claim here a editor's name. If you hav ular claim, list the other o | nd show both pri e more than two | ority and priority | |
| | | | | | | | | Total claim | Priority amount | Nonpriority amount |
| Part 2 | , L | ist All of Your NONPRIORITY Ur | nsecured Cla | ims | | | | | amount | amount |
| | | litors have nonpriority unsecu | ured claims | against vou? | , | | | | | |
| _ | - | u have nothing to report in this | | | | r other sche | dules | | | |
| = | Yes. | a nave nothing to report in this | part. Oubilli | tills lotti to | ne court with your | Tourier some | dules. | | | |
| 4. List non inclu | all of your priority unded in F | our nonpriority unsecured clainsecured claim, list the credito Part 1. If more than one credito at the Continuation Page of Par | or separately or holds a par | for each clair | m. For each claim | listed, iden | tify what type of claim it i | s. Do not list clai | ims already | |
| | | - | | | | NII II I | | | | Total claim |
| 7.1 | ASHRO Creditor's N | | _ | ast 4 digits o | f account number | NULL | <u> </u> | | | \$ <u>550.00</u> |
| _ | 1515 S 2 | 21St St | v | When was the | debt incurred? | 2010 | -2015 | | | |
| ١ | Number | Street | | | | | | | | |
| - | | | _ f | As of the date Contingent | you file, the claim | is: Check a | ll that apply. | | | |
| - | Clinton | IA 5273 | | Unliquidated | I | | | | | |
| | City 10 owes | State Zip Co the debt? Check one. | ode | Disputed | | | | | | |
| | Debtor 1 | only | | | | | | | | |
| L | Debtor 2 | ? only | 1 | Ť | RIORITY unsecure | ed claim: | | | | |
| Ļ | ; | and Debtor 2 only | Ļ | Student loar | | | and an allower | | | |
| 닏 | ; | one of the debtors and another | L | _ | arising out of a sepa | - | nent or divorce | | | |
| L | | f this claim relates to a nity debt | Г | _ ` | not report as priority nsion or profit-sharing | | other similar debts | | | |
| ls t | | subject to offest? | _ | | · 1 | J p : 2, 2 | | | | |
| | No | | | Other. Spec | ify Credit Card | or Credit Us | se | | | |
| | Yes | | | | | | | | | |

Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Case 16-40544 Page 20 of 58 Case Number (if known) **Document** Patricia Ann Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.2 COMENITY BANK/Roamans **\$** 697.00 Last 4 digits of account number ____ NULL

| Creditor's Name Po Box 182789 | When was the debt incurred? 2013-2016 | |
|---|---|----------------|
| Number Street | When was the debt incurred: | |
| Number Street | | |
| | As of the date you file, the claim is: Check all that apply. | |
| Columbus OH 43218 | Contingent | |
| City State Zip Code | Unliquidated | |
| Who owes the debt? Check one. | Disputed | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offest? | | |
| No | Other. Specify Credit Card or Credit Use | |
| Yes Page | | . 0.00 |
| 4.3 Credit One Bank | Last 4 digits of account number | \$ <u>0.00</u> |
| Creditor's Name PO Box 60500 | When was the debt incurred? 2014 | |
| | when was the debt incurred? | |
| Number Street | | |
| | As of the date you file, the claim is: Check all that apply. | |
| City Of Industry CA 91716 | Contingent | |
| City State Zip Code | Unliquidated | |
| Who owes the debt? Check one. | Disputed | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offest? | | |
| No | Other. Specify Credit Card or Credit Use | |
| Yes | | |
| 4.4 Credit ONE BANK NA | Last 4 digits of account number NULL | \$ <u>0.00</u> |
| Creditor's Name | When was the debt incurred? 2006-2016 | |
| Po Box 98875 | when was the debt incurred? | |
| Number Street | | |
| | As of the date you file, the claim is: Check all that apply. | |
| Las Varias NV 00103 | Contingent | |
| Las Vegas NV 89193 | Unliquidated | |
| City State Zip Code Who owes the debt? Check one. | Disputed | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offest? | | |
| No | Other. Specify Credit Card or Credit Use | |
| Yes | • , , | |

Record # 711006

Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Case 16-40544 Page 21 of 58 Case Number (if known) **Document** Patricia Ann Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

| 4.5 | First Premier BANK | Last 4 digits of account number NULL | \$ 470.00 |
|----------|--|---|--------------------|
| | Creditor's Name | | |
| 1 | 601 S Minnesota Ave | When was the debt incurred? 2013-2015 | |
| | Number Street | | |
| | | As of the date you file the claim is. Check all that apply | |
| 1 | | As of the date you file, the claim is: Check all that apply. | |
| 1 | Sioux Falls SD 57104 | Contingent | |
| 1 | | Unliquidated | |
| v | City State Zip Code Who owes the debt? Check one. | Disputed | |
| 1 | Debtor 1 only | - | |
| 1 7 | = | Turns of NONDRIORITY unaccounted alaims | |
| } | Debtor 2 only | Type of NONPRIORITY unsecured claim: ☐ | |
| | Debtor 1 and Debtor 2 only | ☐ Student loans | |
| L | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| | Check if this claim relates to a | that you did not report as priority claims | |
| 1 | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| <u> </u> | s the claim subject to offest? | | |
| | No | Other. Specify Credit Card or Credit Use | |
| | Yes | | |
| 4.6 | First Premier BANK | Last 4 digits of account number NULL | \$ 1,035.00 |
| | Creditor's Name | 0040 0045 | |
| | 601 S Minnesota Ave | When was the debt incurred? 2012-2015 | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | | |
| | Sioux Falls SD 57104 | Contingent | |
| | City State Zip Code | Unliquidated | |
| v | Who owes the debt? Check one. | Disputed | |
| | Debtor 1 only | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| | = | Student loans | |
| | Debtor 1 and Debtor 2 only | | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| [| Check if this claim relates to a | that you did not report as priority claims | |
| 1 . | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| | s the claim subject to offest? | _ | |
| | No | Other. Specify Credit Card or Credit Use | |
| | Yes | | . 0.000.00 |
| 4.7 | First Premier Bank | Last 4 digits of account number | \$ <u>2,000.00</u> |
| 1 | Creditor's Name | | |
| | PO Box 5147 | When was the debt incurred? | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| 1 | Sioux Falls SD 57117 | | |
| | City State Zip Code | Unliquidated | |
| V | Who owes the debt? Check one. | Disputed | |
| [| Debtor 1 only | | |
| [| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| | Debtor 1 and Debtor 2 only | Student loans | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| | | | |
| L | Check if this claim relates to a | that you did not report as priority claims | |
| . | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| " | s the claim subject to offest? | Candid Cond on Candid Hon | |
| | ■ No | Other. Specify Credit Card or Credit Use | |
| | Yes | | |

Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Case 16-40544 Page 22 of 58 Case Number (if known) **Document** Patricia Ann Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim \$** 306.00 Masseys Last 4 digits of account number ____ Creditor's Name 2016 When was the debt incurred?

| | 1251 ISLAVE | when was the debt incurred? | |
|------|--|---|--|
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| | Chippewa Falls WI 54729 | Unliquidated | |
| | City State Zip Code | | |
| | Who owes the debt? Check one. | Disputed | |
| | Debtor 1 only | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| | Debtor 1 and Debtor 2 only | Student loans | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| | Check if this claim relates to a | that you did not report as priority claims | |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| | Is the claim subject to offest? | | |
| | No | Other. SpecifyCredit Card or Credit Use | |
| | Yes | _ | |
| 4.9 | Merchants Credit Guide | Last 4 digits of account number 1132 \$_409.00 | |
| | Creditor's Name | 2012 2012 | |
| | 223 W Jackson Blvd Ste 4 | When was the debt incurred? 2013-2013 | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| | Chicago IL 60606 | Unliquidated | |
| | City State Zip Code | Disputed | |
| | Who owes the debt? Check one. | Disputed | |
| | Debtor 1 only | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| | Debtor 1 and Debtor 2 only | Student loans | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| | Check if this claim relates to a | that you did not report as priority claims | |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| | Is the claim subject to offest? | | |
| | No | Other. Specify Medical Debt | |
| | Yes | | |
| 4.10 | Merchants Credit Guide | Last 4 digits of account number 1133 \$_710.00 | |
| | Creditor's Name | When was the debt incurred? 2013-2013 | |
| | 223 W Jackson Blvd Ste 4 | When was the debt incurred? 2013-2013 | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| | Chicago IL 60606 | Unliquidated | |
| | City State Zip Code Who owes the debt? Check one. | Disputed | |
| | | □ - ··· | |
| | Debtor 1 only | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| | Debtor 1 and Debtor 2 only | Student loans | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| | Check if this claim relates to a | that you did not report as priority claims | |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| | Is the claim subject to offest? | | |
| | ■ No | Other. Specify Medical Debt | |
| | L. D.Z. | | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main

Document Page 23 of 58 Case Number (if known) Debtor 1 Patricia Ann

Your NONPRIORITY Unsecured Claims - Continuation Page

| listing any entries on this page, number them | beginning with 4.4, followed by 4.5, and so forth. | Total Clain |
|--|---|--------------------|
| Merchants Credit Guide | Last 4 digits of account number 1134 | \$ <u>1,023.00</u> |
| Creditor's Name | 2042 2042 | |
| 223 W Jackson Blvd Ste 4 | When was the debt incurred? 2013-2013 | |
| Number Street | | |
| | As of the date you file, the claim is: Check all that apply. | |
| | Contingent | |
| Chicago IL 60606 | Unliquidated | |
| City State Zip Code | Disputed | |
| Who owes the debt? Check one. | | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | ☐ Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt Is the claim subject to offest? | Debts to pension or profit-sharing plans, and other similar debts | |
| No | Total of the Medical Dobt | |
| Yes | Other. Specify Medical Debt | |
| Midland Funding, LLC/Credit One | Last 4 digits of account number 7427 | \$ 0.00 |
| Creditor's Name | East 4 digito of account number | · |
| 8875 Aero Drive, # 200 | When was the debt incurred? 2012 | |
| Number Street | | |
| | As of the date you file, the claim is: Check all that apply. | |
| | | |
| San Diego CA 92123 | Contingent | |
| City State Zip Code | Unliquidated | |
| Who owes the debt? Check one. | Disputed | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| ls the claim subject to offest? | | |
| No | Other. Specify Credit Card or Credit Use | |
| Yes Midpight Volvet | All II I | • 1 247 00 |
| Midnight Velvet | Last 4 digits of account number NULL | \$ <u>1,347.00</u> |
| Creditor's Name 1112 7Th Ave | When was the debt incurred? 2009-2015 | |
| Number Street | | |
| | | |
| | As of the date you file, the claim is: Check all that apply. | |
| Monroe WI 53566 | Contingent | |
| City State Zip Code | Unliquidated | |
| Who owes the debt? Check one. | Disputed | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| ls the claim subject to offest? | | |
| No | Other Specify Credit Card or Credit Use | |
| No No | Other. Specify Credit Card or Credit Use | |

| Debtor 1 | Case 1 | .6-40544 Ann | Doc 1 | Filed 12/28/16 Document | Entered 12/28/16 15:49:59 Page 24 of 58 Page 24 of 58 | Desc Main | _ |
|---------------|---|----------------------------|---------------|--|---|-----------|------------------|
| | First Name | Middle Name | | Last Name | | | |
| Part 2 | Your NONPRIORI | TY Unsecured Cla | ims - Continu | ation Page | | | |
| After listi | ng any entries on this | s page, number t | hem beginni | ng with 4.4, followed by 4 | .5, and so forth. | | Total Clain |
| 4.14 <u>N</u> | Monroe AND MAIN | | _ La | st 4 digits of account numb | er <u>NULL</u> | | \$ <u>935.00</u> |
| 1 | reditor's Name 112 7Th Ave | | _ wi | nen was the debt incurred? | 2010-2015 | | |
| | Monroe City o owes the debt? Check | WI 53566 State Zip Cook | _ | of the date you file, the clai Contingent Unliquidated Disputed | im is: Check all that apply. | | |
| | Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor | , | Ty | pe of NONPRIORITY unsect Student loans Obligations arising out of a se | ured claim: | | |
| | Check if this claim rela community debt he claim subject to offe | ites to a | | that you did not report as prior | | | |
| | No Yes Nationwide Credit & CO | n | | Other. Specify Credit Car | 4025 | | \$ 50.00 |

| Γ | Creditor's Name | When was the debt incurred? 2010-2015 | |
|---|---|---|------------------|
| ı | 1112 7Th Ave | When was the debt incurred? | |
| ı | Number Street | | |
| ı | | As of the date you file, the claim is: Check all that apply. | |
| ı | | Contingent | |
| ı | Monroe WI 53566 | Unliquidated | |
| l | City State Zip Code Who owes the debt? Check one. | Disputed | |
| ı | Debtor 1 only | | |
| ı | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| ı | Debtor 1 and Debtor 2 only | Student loans | |
| Н | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| ı | Check if this claim relates to a | that you did not report as priority claims | |
| ı | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| ı | Is the claim subject to offest? | | |
| ı | No | Other. Specify Credit Card or Credit Use | |
| L | Yes | | |
| | Nationwide Credit & CO | Last 4 digits of account number 4025 | <u>\$_50.00</u> |
| Г | Creditor's Name | 2010 2010 | |
| ı | 815 Commerce Dr Ste 270 | When was the debt incurred? 2013-2013 | |
| ı | Number Street | | |
| ı | | As of the date you file, the claim is: Check all that apply. | |
| ı | | Contingent | |
| ı | Oak Brook IL 60523 | Unliquidated | |
| ı | City State Zip Code | Disputed | |
| ı | Who owes the debt? Check one. | Disputed | |
| ı | Debtor 1 only | | |
| ı | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| ı | Debtor 1 and Debtor 2 only | Student loans | |
| ı | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| ı | Check if this claim relates to a | that you did not report as priority claims | |
| ı | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| ı | Is the claim subject to offest? | | |
| ı | No | Other. Specify Medical Debt | |
| L | Yes | | |
| Ŀ | Nationwide Credit & CO | Last 4 digits of account number 2384 | \$ <u>100.00</u> |
| ı | Creditor's Name | When was the debt incurred? 2012-2012 | |
| ı | 815 Commerce Dr Ste 270 | When was the debt incurred? 2012-2012 | |
| ı | Number Street | | |
| ı | | As of the date you file, the claim is: Check all that apply. | |
| ı | | Contingent | |
| ı | Oak Brook IL 60523 | Unliquidated | |
| ı | City State Zip Code | Disputed | |
| ı | Who owes the debt? Check one. | | |
| ı | Debtor 1 only | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: □□ | |
| | Debtor 1 and Debtor 2 only | Student loans | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| | Check if this claim relates to a | that you did not report as priority claims | |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| | Is the claim subject to offest? | | |
| | ■ No | Other. Specify Medical Debt | |
| | I IVec | | |

Official Form 106E/F

Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Case 16-40544 Page 25 of 58 Document Patricia Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Providian \$ 1,900.00 4.17 Last 4 digits of account number _ Creditor's Name 2015 PO Box 9539 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Manchester NH 03108-9539 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes XXXX \$ 200.00 QVC Last 4 digits of account number 4.18 Creditor's Name 2014 1200 Wilson Drive When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent West Chester 19380 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Case 16-40544 Page 26 of 58 **Pagument** Patricia Ann Debtor 1 First Name West Suburban Medical Center \$ 550.00 4.20 Last 4 digits of account number Creditor's Name 3 Erie Ct. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oak Park Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify Medical/Dental Services

Official Form 106E/F Record # 711006

Check if this claim relates to a

community debt
Is the claim subject to offest?

No

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main

Debtor 1 Patricia Ann Page 27 of 58 Case Number (if known)

First Name Middle Name Last Name
List Others to Be Notified for a Debt That You Already Listed

| 5. | Use this page only if you have others to be notified about you example, if a collection agency is trying to collect from you a 2, then list the collection agency here. Similarly, if you have additional creditors here. If you do not have additional personal creditors here. | for a debt you more than one | owe to someone else, list the original e creditor for any of the debts that you | creditor in Parts 1 or listed in Parts 1 or 2, list the |
|----|--|---------------------------------|---|--|
| | Central Credit Services Inc. | | On which entry in Part 1 or Part 2 lis | st the original creditor? |
| | Name PO Box 15118 | | Line 5 of (Check one): | Part 1: Creditors with Priority Unsecured Claims |
| | Number Street | | | Part 2: Creditors with Nonpriority Unsecured Claims |
| | Jacksonville FL | 32239 | Last 4 digits of account number | |
| _ | City State Zip C | ode | | |
| | Blitt and Gaines, PC | | On which entry in Part 1 or Part 2 lis | st the original creditor? |
| | Name 661 Glenn Ave. | | Line 11 of (Check one): | Part 1: Creditors with Priority Unsecured Claims |
| | Number Street | | | Part 2: Creditors with Nonpriority Unsecured Claims |
| | Wheeling IL | 60090 | Last 4 digits of account number | |
| | City State Zip C | ode | | |
| | Clerk, First Mun Div | | On which entry in Part 1 or Part 2 lis | st the original creditor? |
| | Name 50 W. Washington St., Rm. 1001 | | Line 11 of (Check one): | Part 1: Creditors with Priority Unsecured Claims |
| | Number Street | | | Part 2: Creditors with Nonpriority Unsecured Claims |
| | | | | 7407 |
| | City State Zip C | 60602 Code | Last 4 digits of account number | |
| | MCM | | On which entry in Part 1 or Part 2 lis | st the original creditor? |
| | Name PO Box 603, Dept. 12421 | | Line 16 of (Check one): | Part 1: Creditors with Priority Unsecured Claims |
| | Number Street | | | Part 2: Creditors with Nonpriority Unsecured Claims |
| | Oaks PA | 19456 | Last 4 digits of account number | XXXX |
| | City State Zip C | ode | | |
| | GC Services | | On which entry in Part 1 or Part 2 lis | st the original creditor? |
| | Name 6330 Gulfton | | Line 17 of (Check one): | Part 1: Creditors with Priority Unsecured Claims |
| | Number Street | | | Part 2: Creditors with Nonpriority Unsecured Claims |
| | Houston TX | 77081 | Last 4 digits of account number | XXXX |
| | City State Zip C | | | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Page 28 of 58 Case Number (if known)

Debtor 1 Patricia

Ann

Pacument

Add the Amounts for Each Type of Unsecured Claim

| 6. | Total the amounts of certain types of unsecured claims. | This information is for statistical reporting purposes only. 28 U.S.C. § 159. |
|----|---|---|
| | Add the amounts for each type of unsecured claim. | |

| | | | Total claim |
|-----------------------------|--|------------|------------------|
| Total claims from Part 1 | 6a. Domestic support obligations | 6a. | \$0.00 |
| | 6b. Taxes and Certain other debts you owe the government | 6b. | \$0.00 |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | \$0.00 |
| | 6d. Other . Add all other priority unsecured claims. Write that amount here. | 6d. | \$0.00 |
| | 6e. Total. Add lines 6a through 6d. | 6e. | \$0.00 |
| | | | Total claim |
| | | | l Otal Claiili |
| Total claims from Part 2 | 6f. Student loans | 6f. | \$0.00 |
| | 6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6f. 6g. | 0.00 |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority | | \$0.00 |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other | 6g. | \$0.00 \$0.00 |

| | | Caso 16 | | ilod 12/28/16 | Entor | ed 12/28/16 15:49:59 | Desc Main | |
|-------|----------------------------------|----------------------|---------------------------------------|-----------------------------|--------------|--|---------------------|------|
| Fil | l in this in | ormation to iden | tify your case: | | | 9 of 58 | | |
| De | ebtor 1 | Patricia | Ann | Davis | - | | | |
| De | ebtor 2 | First Name | Middle Name | Last Name | | | | |
| | oouse, if filing) | First Name | Middle Name | Last Name | • | | | |
| Uı | nited States | Bankruptcy Court for | r the : <u>NORTHERN</u> District of _ | ILLINOIS | | | | |
| Ca | ase Number | | | (State) | | | Check if this is an | |
| | f known) | | | | | | amended filing | |
| Off | icial F | orm 106G | | | | | | |
| | | | ory Contracts and | | | | | 12/1 |
| nforn | nation. If n | ore space is nee | ded, copy the additional page, | | | ly responsible for supplying correct attach it to this page. On the top of | | |
| | | · | e and case number (if known). | | | | | |
| 1. | _ | | contracts or unexpired leases? | | ou have no | thing else to report on this form. | | |
| Ī | _ | | | | | A/B: Property (Official Form 106A/B) | | |
| | _ 100.11 | | nation bolow even if the contract | is or readed are noted in | Corrodator | va. r reporty (emolar r em reer va.) | | |
| | - | • | | | | e what each contract or lease is for | • | |
| | xample, re nexpired le | | cell phone). See the instruction | s for this form in the inst | ruction bool | klet for more examples of executory | contracts and | |
| | Person or | company with wh | nom you have the contract or le | 2350 | | State what the contract or lea | ase is for | |
| | | | , | | | | | |
| 2.1 | | | | | _ | | | |
| | Name | | | | _ | | | |
| | Number | Street | | | | | | |
| | City | | State Zip (| Code | - | | | |
| 2.2 | | | | | | | | |
| | Name | | | | - | | | |
| | | | | | _ | | | |
| | Number | Street | | | | | | |
| | City | | State Zip | Code | _ | | | |
| 2.3 | | | | | | | | |
| | Name | | | | _ | | | |
| | Number | Street | | | - | | | |
| | | | | | _ | | | |
| | City | | State Zip (| Code | | | | |
| 2.4 | | | | | | | | |
| | Name | | | | - | | | |
| | Number | Street | | | - | | | |
| | | | | | _ | | | |
| | City | | State Zip (| Code | | | | |
| 2.5 | | | | | _ | | | |
| | Name | | | | | | | |
| | Number | Street | | | _ | | | |
| | | | | | | | | |

State Zip Code

City

Official Form 106G

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main

| Fill in this in | Fill in this information to identify your case: | | | | | |
|---------------------|---|---------------------------------------|-----------------|--|--|--|
| Debtor 1 | Patricia | Ann | Davis | | | |
| | First Name | Middle Name | Last Name | | | |
| Debtor 2 | | | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | | |
| United States | Bankruptcy Court for | r the : <u>NORTHERN</u> District of _ | ILLINOIS(State) | | | |
| Case Number | | | _ | | | |
| (If known) | | | | | | |

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

| any A | dditional Pages, write your name ar | nd case number (if known). Answ | er every question. | |
|-------------|---|--|----------------------|---|
| 1. D | o you have any codebtors? (If you a | re filing a joint case, do not list eith | ner spouse as a code | btor.) |
| | No. | | | |
| | Yes | | | |
| | lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N | | • , | unity property states and territories include and Wisconsin.) |
| | No. Go to line 3. | | | |
| | Yes. Did your spouse, former spo | use, or legal equivalent live with yo | ou at the time? | |
| | | e or territory did you live? | Fill ir | n the name and current address of that person. |
| | Name of your spouse, former spouse or | legal equivalent | | |
| | | | | |
| | Number Street | | | |
| | City | State | Zip Code | |
| 3 | chedule E/F, or Schedule G to fill ou | at Column 2. | | Column 2: The creditor to whom you owe the debt |
| | | | | Check all schedules that apply: |
| 3.1 | | | | Schedule D, line |
| | Name | | | Schedule E/F, line |
| | Number Street | | | Schedule G, line |
| | City | State | Zip Code | |
| 3.2 | | | | Schedule D, line |
| | Name | | | Schedule E/F, line |
| | Number Street | | | Schedule G, line |
| _ | City | State | Zip Code | |
| 3.3 | | | | Schedule D, line |
| | Name | | | Schedule E/F, line |
| | Number Street | | | Schedule G, line |
| | City | State | Zip Code | |

Official Form 106H Record # 711006 Schedule H: Your Codebtors Page 1 of 1

| | Case 16-40544 | Doc 1 | Filed 12/28/16 Document | Entered 12/28/ Page 31 of 58 | /16 15:49:59 | Desc Main | |
|--|---|--|--|---|--|---|-------|
| Fill in this in | formation to identify your ca | ise: | | 0.00 | | | |
| Debtor 1 | Patricia | Ann | Davis | _ | | | |
| Debtor 2 | First Name | Middle Name | Last Name | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | _ | | | |
| United States | Bankruptcy Court for the : <u>NOF</u> | RTHERN DISTRIC | CT OF ILLINOIS | | | | |
| Case Number (If known) | | | | Che | ck if this is: An amended filing A supplement show chapter 13 income | ving post-petition as of the following date: | : |
| Official Fo | orm 1061 | | | | MM / DD / YYYY | | |
| Schedul | e I: Your Incom | e | | | | | 12/15 |
| supplying correct fyou are separa separate sheet t | and accurate as possible. If t ct information. If you are mar ated and your spouse is not f o this form. On the top of any | ried and not fili iling with you, c | ng jointly, and your spous to not include information | e is living with you, include about your spouse. If more | e information about you e space is needed, attac | ır spouse. | |

Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information If you have more than one job, attach a separate page with Employed Employed **Employment status** information about additional Not employed Not employed employers. Include part-time, seasonal, or self-employed work. Occupation Unemployed Occupation may Include student or homemaker, if it applies. **Employers name Employers address** How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary and commissions (before all payroll 2. \$0.00 \$0.00 deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. \$0.00 \$0.00 4. Calculate gross income. Add line 2 + line 3. \$0.00 \$0.00

 Official Form 106I
 Record # 711006
 Schedule I: Your Income
 Page 1 of 2

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 32 of 58

Debtor 1 Patricia Ann Document
First Name Middle Name Last Name

Case Number (if known)

| | | | | For Debtor 1 | For Debtor 2 or non-filing spouse | |
|---------------|--------------------|---|----------------------------------|--------------------------|-----------------------------------|-----------------------|
| | Copy | y line 4 here | 4. | \$0.00 | \$0.00 | |
| 5. L | ist all | payroll deductions: | | | | |
| | 5a. T | ax, Medicare, and Social Security deductions | 5a. | \$0.00 | \$0.00 | |
| | 5b. N | landatory contributions for retirement plans | 5b. | \$0.00 | \$0.00 | |
| | 5c. V | oluntary contributions for retirement plans | 5c | \$0.00 | \$0.00 | |
| | 5d. F | Required repayments of retirement fund loans | 5d. | \$0.00 | \$0.00 | |
| | 5e. I | nsurance | 5e. | \$0.00 | \$0.00 | |
| | 5f. C | Domestic support obligations | 5f. | \$0.00 | \$0.00 | |
| | 5g. L | Inion dues | 5g. | \$0.00 | \$0.00 | |
| | 5h. C | Other deductions. Specify: | 5h. | \$0.00 | \$0.00 | |
| 6. A | dd the | payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. | 6. | \$0.00 | \$0.00 | |
| 7. C | alcula | te total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$0.00 | \$0.00 | |
| 8. L i | st all | other income regularly received: | | | | |
| | 8a. | Net income from rental property and from operating a business, | | | | |
| | | profession, or farm | | | | |
| | | Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total | | | | |
| | | monthly net income. | 8a. | \$0.00 | \$0.00 | |
| | 8b. | Interest and dividends | 8b. | \$0.00 | \$0.00 | |
| | 8c. | Family support payments that you, a non-filing spouse, or a | 8c. | \$ 0.00 | \$ 0.00 | |
| | | dependent regularly receive | | | | |
| | | Include alimony, spousal support, child support, maintenance, divorce | | | | |
| | | settlement, and property settlement. | | | | |
| | 8d. | Unemployment compensation | 8d. | \$0.00 | \$0.00 | |
| | 8e. | Social Security | 8e. — | \$1,084.00 | \$0.00 | |
| | 8f. | Other government assistance that you regularly receive | 8f. — | \$0.00 | \$0.00 | |
| | | Include cash assistance and the value (if known) of any non-cash | | | | |
| | | assistance that you receive, such as food stamps (benefits under the | | | | |
| | | Supplemental Nutrition Assistance Program) or housing subsidies. Specify: | | | | |
| | 8g. | Pension or retirement income | 8g. | \$0.00 | \$0.00 | |
| | 8h. | Other monthly income. Specify: | 8h. | \$0.00 | \$0.00 | |
| 9. | Add | all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. | 9. | \$1,084.00 | \$0.00 | |
| | | | _ | + 1,000 1100 | | |
| 10. | | ulate monthly income. Add line 7 + line 9. | 10. | \$1,084.00 + | \$0.00 | \$1,084.00 |
| | Add | the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | _ | | | |
| 11. | Incluother Do n | e all other regular contributions to the expenses that you list in Schedular de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are resify: | our dependen not available to | o pay expenses listed in | Schedule J. | 11. \$0.00 |
| 12. | Δdd | the amount in the last column of line 10 to the amount in line 11. The re | sult is the com | bined monthly income | | |
| | Write | e that amount on the Summary of Schedules and Statistical Summary of Co | ertain Liabilitie | • | applies | 12. \$1,084.00 |
| 13. | X | ou expect an increase or decrease within the year after you file this form No. Yes. Explain: | 1? | | | |

| Fi | ll in this in | formation to identify you | r case: | | | | |
|--------------|-------------------------|--|---|--|-----------------------|--|--|
| D | ebtor 1 | Patricia First Name | Ann Middle Name | Davis Last Name | | f this is: amended filing | |
| D | ebtor 2 | | | | | supplement showing po | st-petition chapter 13 |
| (8 | pouse, if filing) | First Name | Middle Name | Last Name | ı — | come as of the following | · |
| | | Bankruptcy Court for the : | NORTHERN DISTRICT | OF ILLINOIS | | M / DD / YYYY | |
| | ase Number If known) | | | | | , 22, | |
| Off | icial F | orm 106J | | | 1.1 | separate filing for Debto aintains a separate hou | |
| Sc | hedul | e J: Your Exp | enses | | | | 12/14 |
| more ques | space is r | needed, attach another si | | ple are filing together, both a the top of any additional pag | · · · | | |
| | | escribe Your Household | | | | | |
| 1. I | = | Go to line 2. Does Debtor 2 live in a se | eparate household? file a separate Sched | lule J. | | | |
| 2. | Do you h | nave dependents? | X No | | Dependent's relations | ship to Dependent's | Does dependent live |
| | Do not lis | et Debtor 1 and | | ut this information for endent | Debtor 1 or Debtor 2 | age | with you? |
| | Do not st names. | ate the dependents' | | | | | Yes X No Yes |
| 3. | expense | expenses include s of people other than and your dependents? | X No Yes | | | | |
| Pa | rt 2: E | stimate Your Ongoing Mor | ıthly Expenses | | | | |
| exp the | enses as o | f a date after the bankrup date. | otcy is filed. If this is | nless you are using this form a supplemental <i>Schedule J</i> , tance if you know the value | | - | |
| | - | - | = | r Income (Official Form 106I. |) | | Your expenses |
| 4. | The rent | al or home ownership ex | penses for your res | idence. Include first mortgage | e payments and | | |
| | - | for the ground or lot. | | | | 4. | \$400.00 |
| | If not inc | cluded in line 4: | | | | | |
| | | al estate taxes | | | | 4a. | \$0.00 |
| | 4b. Pro | operty, homeowner's, or re | enter's insurance | | | 4b. | \$0.00 |
| | | me maintenance, repair, a | | 8 | | 4c. | \$0.00 |
| | 4d. Ho | meowner's association or | condominium dues | | | 4d. | \$0.00 |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 34 of 58

Last Name

Patricia Ann

Middle Name

Debtor 1

First Name

Case Number (if known) _

Page 2 of 3

| | rst Name Middle Name Last Name | | | |
|-------------------|---|------|---------------|----------|
| | | | Your expenses | 5 |
| 5. Addi | tional Mortgage payments for your residence, such as home equity loans | 5. | | \$0.00 |
| 6. Utilit | ies: | | | |
| | Electricity, heat, natural gas | 6a. | | \$0.00 |
| 6b. | Water, sewer, garbage collection | 6b. | | \$0.00 |
| 6c. | Telephone, cell phone, internet, satellite, and cable service | 6c. | | \$35.00 |
| 6d. | Other. Specify: | 6d. | \$ | 0.00 |
| 7. Food | and housekeeping supplies | 7. | | \$300.00 |
| 8. Chilo | Icare and children's education costs | 8. | | \$0.00 |
| 9. Clot ł | ning, laundry, and dry cleaning | 9. | | \$70.00 |
| 10. Pers | onal care products and services | 10. | | \$30.00 |
| 11. Medi | cal and dental expenses | 11. | | \$50.00 |
| | sportation. Include gas, maintenance, bus or train fare. | 12. | | \$150.00 |
| | ot include car payments. | | | |
| 13. Ente | rtainment, clubs, recreation, newspapers, magazines, and books | 13. | | \$10.00 |
| 14. Char | itable contributions and religious donations | 14. | | \$0.00 |
| 15. Insu i | rance. | | | |
| Do n | ot include insurance deducted from your pay or included in lines 4 or 20. | | | |
| 15a. | Life insurance | 15a. | | \$108.00 |
| 15b. | Health insurance | 15b. | | \$34.00 |
| 15c. | Vehicle insurance | 15c. | | \$50.00 |
| 15d. | Other insurance. Specify: | 15d. | | \$0.00 |
| 16. Taxe | s. Do not include taxes deducted from your pay or included in lines 4 or 20. | | | |
| Spec | ify: | 16. | | \$0.00 |
| 17. Insta | Ilment or lease payments: | | | |
| 17a. | Car payments for Vehicle 1 | 17a. | | \$0.00 |
| 17b. | Car payments for Vehicle 2 | 17b. | | \$0.00 |
| 17c. | Other. Specify: | 17c. | | \$0.00 |
| 17d. | Other. Specify: | 17d. | | \$0.00 |
| | payments of alimony, maintenance, and support that you did not report as deducted | | | |
| from | your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. | | \$0.00 |
| 19. Othe | r payments you make to support others who do not live with you. | | | |
| Spec | ify: | 19. | | \$0.00 |
| 20. Othe | r real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | | | |
| 20a. | Mortgages on other property | 20a. | | \$ 0.00 |
| 20b. | Real estate taxes | 20b. | \$ | 0.00 |
| 20c. | Property, homeowner's, or renter's insurance | 20c. | \$ | 0.00 |
| | Maintenance, repair, and upkeep expenses | 20d. | \$ | 0.00 |
| 20u. | | | | |

Official Form 106J Record # 711006 Schedule J: Your Expenses Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 35 of 58

Patricia Ann Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 21. Other. Specify: ___Postage/Bank Fees (\$5.00), 21. \$1,242.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$1,084.00 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,242.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$158.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 711006 Schedule J: Your Expenses Page 3 of 3

| Fill in this information to identify your case: | | | |
|---|------------|-----------------------------------|-----------------------|
| Debtor 1 | Patricia | Ann | Davis |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Case Number (If known) | | the : <u>NORTHERN</u> District of | _ILLINOIS_ (State) |

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below | |
|--|---|
| Did you pay or agree to pay someone who is NOT at | n attorney to help you fill out bankruptcy forms? |
| No | |
| Yes. Name of Person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |
| | |
| | |
| Under penalty of perjury, I declare that I have read to correct. | he summary and schedules filed with this declaration and that they are true and |
| | |
| 🗶 /s/ Patricia Ann Davis | × |
| Signature of Debtor 1 | Signature of Debtor 2 |
| _{Date} 12/28/2016 | Data |
| MM / DD / YYYY | DateMM / DD / YYYY |
| | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main

Page 37 of 58 Document Fill in this information to identify your case: Debtor 1 Patricia Ann Davis Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)

Official Form 107

Case Number

(If known)

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Check if this is an

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| O1. What is your current marital status? Married Not married |
|---|
| Married Not married During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 Debtor 2: Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. |
| Not married During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 Debtor 2: lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. |
| During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 Debtor 2: Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. |
| No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 lived there Dates Debtor 2: Dates Debtor 2: lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. |
| No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 lived there Debtor 2: Dates Debtor 2: lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. |
| Pes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Debtor 2: Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. |
| Debtor 1 Debtor 2: Dates Debtor 2: Dates Debtor 2: Dates Debtor 2: Dates Debtor 2: Dived there Dates Debtor 2: Dates |
| lived there 03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. |
| 03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. |
| Explain the Sources of Your Income |
| |
| |
| |
| |
| |
| |
| |
| |
| |
| |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Page 38 of 58 Document

Ann

Debtor 1 Patricia Davis Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$0 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$0 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$33 Wages, commissions. For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$1,084 per month Social Security From January 1 of current year until the date you filed for bankruptcy: Social Security \$14,000 For last calendar year: (January 1 to December 31, 2015) Social Security \$14,028 For last calendar year: (January 1 to December 31, 2014)

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 39 of 58

Debtor 1 Patricia Ann Davis Case Number (if known) _______

| P | List Certain Payments You Made Before You I | Filed for Bankruptcy | | | | |
|----|--|----------------------------|---------------------------|----------------------------|--------------------------|--|
| 06 | Are either Debtor 1's or Debtor 2's debts primarily of | consumer debts? | | | | |
| | No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as | | | | | |
| | "incurred by an individual primarily for a pers | | | 3 3 3 (1) | | |
| | During the 90 days before you filed for bankr | ruptcy, did you pay any | creditor a total of \$6,2 | 225* or more? | | |
| | | | | | | |
| | No. Go to line 7. | | | | | |
| | Yes. List below each creditor to whom you | ou paid a total of \$6,22 | 5* or more in one or m | nore payments and the | | |
| | total amount you paid that creditor. Do n | • | | • • | | |
| | child support and alimony. Also, do not i | nclude payments to an | attorney for this bank | ruptcy case. | | |
| | * Subject to adjustment on 4/01/16 and every 3 y | ears after that for case | s filed on or after the o | late of adjustment. | | |
| | Yes. Debtor 1 or Debtor 2 or both have primari | ily consumer debts. | | | | |
| | During the 90 days before you filed for bank | kruptcy, did you pay an | y creditor a total of \$6 | 00 or more? | | |
| | No. Go to line 7. | | | | | |
| | — ——————————————————————————————————— | | | | | |
| | Yes. List below each creditor to whom y | - | | | | |
| | creditor. Do not include payments for do alimony. Also, do not include payments | | | port and | | |
| | annony. Also, do not include payments | to all attorney for this b | ankruptcy case. | | | |
| | | Dates of | Total amount paid | Amount you still | owe Was this payment for | |
| | | payments | Total alliount paid | Amount you still | owe was this payment for | |
| | | | | | | |
| 07 | Within 1 year before you filed for bankruptcy, did you | make a payment on a | debt you owed anyone | who was an insider? | | |
| | Insiders include your relatives; any general partners; | | | | - | |
| | corporations of which you are an officer, director, persagent, including one for a business you operate as a | | | - | | |
| | such as child support and alimony. | | | | | |
| | No. | | | | | |
| | Yes. List all payments to an insider. | | | | | |
| | | Dates of | Total amount paid | Amount you still owe | Reason for this payment | |
| | | payment | paiu | Owe | | |
| 80 | Within 1 year before you filed for bankruptcy, did you | make any payments or | transfer any property | on account of a debt that | benefited | |
| | an insider? Include payments on debts guaranteed or cosigned b | y an insider. | | | | |
| | No. | | | | | |
| | Yes. List all payments to an insider. | | | | | |
| | | Dates of | Total amount | Amount you still | Reason for this payment | |
| | | payment | paid | owe | Include creditor's name | |
| ŀ | art 4: Identify Legal actions, Repossessions, and Fo | oreclosures | | | | |
| 09 | Within 1 year before you filed for bankruptcy, were yo List all such matters, including personal injury cases, modifications, and contract disputes. | | | | rt or custody | |
| | No. | | | | | |
| | Yes. Fill in the details. | | | | | |
| | | Nature of the case | Court or | ragency | Status of the case | |
| 10 | Within 1 year before you filed for bankruptcy, was any | y of your property repos | ssessed, foreclosed, g | arnished, attached, seized | I, or levied? | |
| | Check all that apply and fill in the details below. | | | | | |
| | No. Go to line 11 | | | | | |
| | Yes. Fill in the information below. | | | | | |
| | | | | | | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 40 of 58

| epto | IT I | <u>ratiicia</u> | AIII | Davis | Case Number (If Kr | own) | |
|------|--------|---|-----------------------|--------------------------------|---|--------------------------|-------------------|
| | | First Name | Middle Name | Last Name | | | |
| 11 | | in 90 days before you filed f fuse to make a payment be | | | ık or financial institution, set off ar | ny amounts from y | our accounts |
| | N | No. Go to line 11 | | | | | |
| | ПΥ | es. Fill in the information bel | low. | | | | |
| | | in 1 year before you filed for t-appointed receiver, a custo | | | ossession of an assignee for the be | enefit of creditors, | a |
| | ■ N | | | | | | |
| P | art 5: | List Certain Gifts and Co | ntributions | | | | |
| 13 | With | in 2 years before you filed f | or bankruptcy, did y | ou give any gifts with a tota | I value of more than \$600 per pers | on? | |
| | ■ N | Jo | | | | | |
| | _ | es. Fill in the details for each | h aift | | | | |
| 14 | _ | | _ | ou give any gifts or contribu | utions with a total value of more th | an \$600 to any cha | arity? |
| | _ | | , | g , g | | , , | |
| | ■ N | vo. es. Fill in the details for each | h gift. | | | | |
| P | art 6: | List Certain Losses | | | | | |
| 15 | | in 1 year before you filed fo bling? | or bankruptcy or sinc | ce you filed for bankruptcy, o | did you lose anything because of t | heft, fire, other dis | aster, or |
| | N | No. | | | | | |
| | ПΥ | es. Fill in the details for each | h gift. | | | | |
| P | art 7: | List Certain Payments or | Transfers | | | | |
| 16 | cons | sulted about seeking bankru | uptcy or preparing a | bankruptcy petition? | your behalf pay or transfer any pro cies for services required in your l | | ou |
| | ПΝ | No. | | | | | |
| | = | es. Fill in the details | | | | | |
| | P | arty Contact Info | | Description and value of a | ny property transferred | Date payment or transfer | Amount of payment |
| | _ | Geraci Law L.L.C. | | | | | \$1,400.00 |
| | _ | 55 E. Monroe Street #3400 | | | | | |
| | | Chicago,IL 60603 | | | | | |
| | | | | | | | |
| | - | | | | | | |
| | | | | | | | |
| | P | arty Contact Info | | Description and value of a | ny property transferred | Date payment or transfer | Amount of payment |
| | | Hananwill Credit Counseling | 1 | Credit Counseling Services | | 2016 | \$25.00 |
| | - | 115 N. Cross St. | | | | | |
| | | Robinson, IL 62454 | | | | | |
| | • | TODITISON, IL 02404 | | | | | |
| | - | | | | | | |
| | | | | | | | |
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Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 41 of 58

| Debto | or 1 | Patricia | Ann | Davis | Case I | Number (if known) | |
|-------|--------|--|----------------|---|-------------------------------|--|---|
| | | First Name | Middle Name | Last Name | | | |
| 17 | pror | - | your credito | y, did you or anyone else acting on rs or to make payments to your cre you listed on line 16. | | fer any property to any | one who |
| | | No. | | | | | |
| | | Yes. Fill in the details. | | | | | |
| 18 | tran | sferred in the ordinary cou | rse of your b | cy, did you sell, trade, or otherwise usiness or financial affairs? s made as security (such as the gra | | | |
| | Do r | not include gifts and transfe | | nave already listed on this statemen | - | oct of mortgage on you | · proporty). |
| | | No. Yes. Fill in the details for eac | ch gift. | | | | |
| 19 | | hin 10 years before you filed eficiary? (These are often c | - | etcy, did you transfer any property trotection devices.) | to a self-settled trust or s | similar device of which | you are a |
| | _ | No. Yes. Fill in the details for each | ch gift. | | | | |
| F | art 8: | List Certain Financial Ad | ccounts, Instr | uments, Safe Deposit Boxes, and Sto | rage Units | | |
| 20 | | hin 1 year before you filed for the distribution of the distributi | or bankruptc | y, were any financial accounts or in | nstruments held in your | name, or for your bene | fit, closed, |
| | | • • • | • | or other financial accounts; certifica ciations, and other financial institut | • • | n banks, credit unions, | brokerage |
| | | No. | | | | | |
| | | Yes. Fill in the details. | | | | | |
| | | | | Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
| 21 | casi | you now have, or did you ha h, or other valuables? No. | ave within 1 y | ear before you filed for bankruptcy | y, any safe deposit box o | r other depository for s | securities, |
| | | Yes. Fill in the details. | | | | | |
| 00 | | | | Who else had access to it? | Describe the conte | | Do you still have it? |
| 22 | _ | ve you stored property in a s | storage unit o | or place other than your home with | in 1 year before you filed | for bankruptcy? | |
| | | Yes. Fill in the details. | | Who else has or had access to it? | Describe the conte | nts | Do you still |
| | | | | | | | have it? |
| F | art 9: | Identify Property You Ho | old or Control | for Someone Else | | | |
| 23 | - | you hold or control any pro someone. | perty that so | meone else owns? Include any pro | perty you borrowed from | n, are storing for, or ho | d in trust |
| | _ | No. | | | | | |
| | Ц | Yes. Fill in the details. | | Where is the property? | Describe the prope | rty | Value |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| 1 | | | | | | | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 42 of 58

 Debtor 1
 Patricia
 Ann
 Davis
 Case Number (if known)

 First Name
 Middle Name
 Last Name

| Pa | rt 10: | Give Details About Environmental Info | rmation | | | | | |
|-----|---|---|--|---|--------------------|--|--|--|
| | For the purpose of Part 10, the following definitions apply: | | | | | | | |
| | Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. | | | | | | | |
| | Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. | | | | | | | |
| | | ous material means anything an envir ace, hazardous material, pollutant, co | onmental law defines as a hazardous wa ntaminant, or similar term. | ste, hazardous substance, toxic | | | | |
| Rep | ort all n | otices, releases, and proceedings that | at you know about, regardless of when th | ney occurred. | | | | |
| 24 | Has any | y governmental unit notified you that | you may be liable or potentially liable un | der or in violation of an environmental la | w? | | | |
| | No. | . Fill in the details | | | | | | |
| | ∐ Yes. | s. Fill in the details. | Governmental unit | Environmental law, if you know it | Date of notice | | | |
| 25 | Have ve | ou notified any governmental unit of | any release of hazardous material? | | | | | |
| 25 | _ | ou notified any governmental unit of | any release of nazardous material? | | | | | |
| | No. | s. Fill in the details. | | | | | | |
| | | | Governmental unit | Environmental law, if you know it | Date of notice | | | |
| 26 | Have yo | ou been a party in any judicial or adm | inistrative proceeding under any enviror | nmental law? Include settlements and ord | lers. | | | |
| | No. | | | | | | | |
| | Yes | s. Fill in the details. | | | | | | |
| | | | Court or agency | Nature of the case | Status of the case | | | |
| | | | court of agonoy | Nature of the case | Status of the sase | | | |
| Pa | rt 11: | Give Details About Your Business or C | | Nature of the case | Status of the case | | | |
| | rt 11: | | onnections to Any Business | | | | | |
| | Within 4 | 4 years before you filed for bankrupto | onnections to Any Business cy, did you own a business or have any c | of the following connections to any busin | | | | |
| | Within 4 | 4 years before you filed for bankrupto A sole proprietor or self-employed in | onnections to Any Business | of the following connections to any busin ner full-time or part-time | | | | |
| | Within 4 | 4 years before you filed for bankrupto A sole proprietor or self-employed in | onnections to Any Business cy, did you own a business or have any of a trade, profession, or other activity, eith | of the following connections to any busin ner full-time or part-time | | | | |
| | Within 4 | 4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa | onnections to Any Business cy, did you own a business or have any c a trade, profession, or other activity, eith ny (LLC) or limited liability partnership (l | of the following connections to any busin ner full-time or part-time | | | | |
| | Within 4 | 4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership | cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation | of the following connections to any busin ner full-time or part-time | | | | |
| | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing exe | cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation or equity securities of a corporation | of the following connections to any busin ner full-time or part-time | | | | |
| | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing execution An owner of at least 5% of the voting | onnections to Any Business cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. | of the following connections to any busin ner full-time or part-time | | | | |
| | Within 4 | 4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compate A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the | onnections to Any Business cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |
| 27 | Within 4 | 4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |
| 27 | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |
| 27 | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |
| 27 | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |
| 27 | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |
| 27 | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |
| 27 | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |
| 27 | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |
| 27 | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |
| 27 | Within 4 | 4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties. | cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business. | of the following connections to any busin ner full-time or part-time LLP) | ess? | | | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 43 of 58

| oigii Below | | | | | | |
|--|---|--|--|--|--|--|
| I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. | | | | | | |
| 🗶 /s/ Patricia Ar | n Davis | x | | | | |
| Signature of Del | otor 1 | Signature of Debtor 2 | | | | |
| Date 12/28/20 MM / DD | | Date | | | | |
| Did you attach additi | Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? | | | | | |
| No | | | | | | |
| Yes | | | | | | |
| Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? | | | | | | |
| ■ No □ Yes. Name of pe | rson | Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119). | | | | |

| Fill in this i | Caso 16 | | Filed 12/28/16 Enter | red 12/28/16 15:49:59 | Desc Main | |
|---|---|--|--|----------------------------------|--|-------|
| Debtor 1 | Patricia | Ann | Davis | 4 of 58 | | |
| Debtor 2 | First Name | Middle Name | Last Name | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | | |
| 1 | es Bankruptcy Court for the District of ILLINOIS | ne : <u>NORTHERN DISTRICT OF</u> | ILLINOIS EASTERN | | _ | |
| <u> Biviolon</u> | | | (State) | | Check if this is an amended filing | |
| Official F | orm 108 | | | | | |
| | | ion for Individua | ls Filing Under Cha _l | pter 7 | | 12/15 |
| you have lea You must file to whichever is e If two married Both debtors i Be as complet write your nan Part 1: 1. For any cre information | this form with the co earlier, unless the co- people are filing tog must sign and date the eand accurate as po- ne and case number List Your Creditors Waldeditors that you lister in below. | rty and the lease has not exp urt within 30 days after you f urt extends the time for caus ether in a joint case, both are he form. ossible. If more space is need (if known). | elle your bankruptcy petition or by to be. You must also send copies to the equally responsible for supplying led, attach a separate sheet to this editors Who Have Claims Secured What do you intend to describe the secure of th | • | pages, Il in the Did you claim the property | |
| | | | secures a debt? | | as exempt on Schedule C? | |
| Creditor's name: | S | | ☐ Surrender the | property operty and redeem it | □ No | |
| Description property securing | | | Retain the pro | pperty and enter into a | ∐ Yes | |
| Creditor's | S | | ☐ Surrender the | property | ☐ No | |
| name: | | | | pperty and redeem it | Yes | |
| Descripti | on of | | | operty and enter into a | | |
| property securing | debt: | | Reaffirmation Retain the pro | Agreement. pperty and [explain]: | | |

☐ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _ □No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Debtor 1

Case 16-40544 Patricia

Doc 1

Filed 12/28/16 Entered 12/28/16 15:49:59

Document Page 45 of Bellin Page 45 of Bell

Desc Main

Part 2:

List Your Unexpired Personal Property Leases

| or any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Official Form 106G), Ill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet nded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). | | | | |
|---|---|--|--|--|
| Describe your unexpired personal property leases | Will the lease be assumed? | | | |
| Lessor's name: | ☐ No | | | |
| Description of leased property: | ☐ Yes | | | |
| Lessor's name: | □ No | | | |
| Description of leased property: | Yes | | | |
| Lessor's name: | □ No | | | |
| Description of leased property: | Yes | | | |
| Lessor's name: | | | | |
| Description of leased property: | □Yes | | | |
| Lessor's name: | □No | | | |
| Description of leased property: | □Yes | | | |
| Lessor's name: | □No | | | |
| Description of leased property: | □Yes | | | |
| Lessor's name: | □ No | | | |
| Description of leased property: | Yes | | | |
| Part 3: Sign Below | | | | |
| Under penalty of perjury, I declare that I have indicated my intention about any property or personal property that is subject to an unexpired lease. | f my estate that secures a debt and any | | | |
| 🗶 /s/ Patricia Ann Davis | | | | |
| Signature of Debtor 1 Signature of Debtor 2 | | | | |
| DateDated: 12/28/2016 | | | | |
| וווו / טט / ועווו | 1.1 | | | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 46 of 58

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In | re | | | |
|-----|--|---|---|-----|
| Pat | ricia Ann Davis / Debtor | Case No |): | |
| | | Chapter | Chapter 7 | |
| | DISCLOSURE OF | COMPENSATION OF ATTORNEY FOR D | EBTOR | |
| | Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 appensation paid to me within one year before the filing dered or to be rendered on behalf of the debtor(s) in co | 016(b), I certify that I am the attorney for the ab | ove named debtor(s) and aid to me, for services | tha |
| | For legal services, I have agreed to accept | \$1,400.00 | | |
| | Prior to the filing of this statement I have received | \$1,400.00 | | |
| | Balance Due | \$0.00 | | |
| 2. | The source of the compensation paid to me was: | | | |
| | Debtor(s) Other: (specify) | | | |
| 3. | The source of compensation to be paid to me is: | | | |
| | | | | |
| 4 | outer: (speed) | ammongation with any other narrow values they | are members and associa | ton |
| 4. | I have not agreed to share the above-disclosed coof my law firm. | compensation with any other person unless they | are members and associat | les |
| 5. | I have agreed to share the above-disclosed composition of my law firm. A copy of the agreement, toget attached. In return for the above-disclosed fee, I have agreed to | ther with a list of the names of the people sharing | ng in the compensation, is | |
| | case, including: | | | |
| | a. Analysis of the debtor's financial situation, and | rendering advice to the debtor in determining v | whether to file a petition in | 1 |
| | bankruptcy; | | | |
| | b. Preparation and filing of any petition, schedules | , statements of affairs and plan which may be r | equired; | |
| 6. | By agreement with the debtor(s), the above-disclosed Fee does NOT include any work done post-filing. | If fee does not include the following service: | | |
| | | CERTIFICATION | | |
| | I certify that the foregoing is a comp payment to | lete statement of any agreement or arrangemen | t for | |
| | me for representation of the debtor(s) in | this bankruptcy proceedings. | | |
| | Date: 12/28/2016 | /s/ Andrew B. Nelson | | |
| | Date | Signature of Attorney | | |
| | | Geraci Law L.L.C. | | |

711006 Page 1 of 1 Record #

Name of law firm

Case 16-40544 Geradi Laweld. 1.2028 / Nicois Englianta 102/1860 resides: 49:59 Desc Main

Headquarters: 55 E. Monroe Street, #3400 C സമുവ്വ സ്വാര്യ വിന്റെ വിശ്യാ വിന്റെ വിശ്യാ വിന്റെ വിന്നു വിന്റെ വിന്ന് വിന്റെ വിന്ന് വിന്ന് വിന്റെ വിന്ന് വിന്റെ വിന്ന് വിന്ന്

Date: 12/28/2016

Consultation Attorney: FCH

Record #: 711-006



Retainer Agreement Chapter 7 - Pre-filing

| Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$ _1,400.00_ |
|--|
| at \$ { } today \$ { } } her { } } starting { |
| at \$ {} today, \$ {} per {} starting {} and \$ {} within 60 days of today. Bankruptcy is time-sensitivel |
| may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing amount, unless you pay us for it in advance: |
| After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$_695.00_ & \$335 = \$_1.030.00_ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you. |
| The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court. |
| Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7. |
| Termination . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin : We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration. |
| Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filling including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filling, and I must make full disclosure of all income, expenses, debts Date: 1278 2015 Attorney for the Debtor(s), Representing Geraci Law L.L.C. Tev 161112 |
| Patricia Davis (Debtor) (Joint Debtor) |
| X Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112 |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 48 of 58

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| Patricia Ann Davis / Debtor | Bankruptcy Docket #: |
|-----------------------------|----------------------|
| | Judae: |

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/28/2016 /s/ Patricia Ann Davis

Patricia Ann Davis

X Date & Sign

Record # 711006 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 711006 Page 1 of 2 Record #

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 50 of 58

Form B 201A, Notice to Consumer Debtor(s)

In re Patricia Ann Davis / Debtor

N 58 Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

| Dated: 12/28/2016 | ISI Patricia Ann Davis | |
|-------------------|----------------------------|--|
| | Patricia Ann Davis | |
| Dated: 12/28/2016 | /s/ Andrew B. Nelson | |
| | Attorney: Andrew B. Nelson | |

Record # 711006 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 51 of 58

| Debtor | r 1 Patricia First Name | | Davis Last Name | Case Number (if kno | own) | |
|--|---|---|--|---|---|---|
| Dav | | . f D | | | | |
| Par | Answer These Question | s for Reporting Purposes | | | | |
| 16. | What kind of debts do you have? | | dividual primarily for a perso 6b. | ? Consumer debts are define onal, family, or household pure | | |
| | | 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. | | | | |
| | | No. Go to line 16 ☐Yes. Go to line 1 | | | | . 4 |
| | | 16c. State the type of deb | ts you owe that are not con | sumer debts or business debt | ts. | |
| 47 | Are you filing updot | | | | | |
| 17. | Are you filing under Chapter 7? | No. I am not filing u | under Chapter 7. Go to line | 18. | | |
| | Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | | | ate that after any exempt prop is will be available to distribute | | |
| 18. | How many creditors do you estimate that you | ■ 1-49 □ 50-99 | ☐ 1,000-5, ☐ 5,001-10 | | ☐ 25,001-50,000 ☐ 50,001-100,000 | |
| | owe? | ☐ 100-199 ☐ 200-999 | □ 10,001-: | 25,000 | ☐ More than 100,000 | |
| 19. | How much do you estimate your assets to be worth? | \$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million | □ \$10,000 □ \$50,000 | 001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million | □\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion | |
| 20. | How much do you | \$0-\$50,000 | \$1,000, | 001-\$10 million | ☐\$500,000,001-\$1 billion | *************************************** |
| | estimate your liabilities | \$50,001-\$100,000 | | 0,001-\$50 million | \$1,000,000,001-\$10 billion | |
| | to be? | ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million | | 0,001-\$100 million 00,001-\$500 million | ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion | |
| Par | t 7: Sign Below | | | | | |
| For | you | I have examined this petitic | on, and I declare under per | nalty of perjury that the inform | ation provided is true and | |
| | | | | hat I may proceed, if eligible, t available under each chapter | under Chapter 7, 11,12, or 13 r, and I choose to proceed | |
| If no attorney represents me and I did not pay or agree to pay s this document, I have obtained and read the notice required by | | | e to pay someone who is not equired by 11 U.S.C. § 342(b) | an attorney to help me fill out | | |
| I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in conrwith a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. | | | | ified in this petition. | | |
| | | | | property by fraud in connection o 20 years, or both. | | |
| | | * latura Signature of Debtor | a hore | Signatur | e of Debtor 2 | |
| | | Executed on _: <u>\</u> 2 | 2/28/2016 | Execute | d on | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 52 of 58

| First Name Last Name Last Name |
|--|
| |
| |
| First Name Middle Name Last Name |
| Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> |
| (State) |
| |

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below | | | | | |
|---|---|--|--|--|--|
| Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? | | | | | |
| No | | | | | |
| Yes. Name of Person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). | | | | |
| | | | | | |
| Under penalty of perjury, I declare that I have read the summ | nary and schedules filed with this declaration and that they are true and | | | | |
| correct | | | | | |
| Signature of Debtor 1 | Signature of Debtor 2 | | | | |
| Date 12 / 2016 MM / DD / YYYY | Date | | | | |
| | | | | | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 53 of 58

| Debtor 1 | Patricia | Ann | Davis | Case Number (if known) | | |
|----------|------------|-------------|-----------|------------------------|--|--|
| | First Name | Middle Name | Last Name | | | |

| Part 12: | Sign Below | | | | | | |
|---|----------------|---|--|--|--|--|--|
| answers in connection 18 U.S.C | 12 38 | t, concealing property, or obtaining money or property by fraud | | | | | |
| Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? | | | | | | | |
| No | | | | | | | |
| Yes | | | | | | | |
| Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? | | | | | | | |
| No | | | | | | | |
| Yes | Name of person | Attach the Bankruptcy Petition Preparer's Notice, | | | | | |
| | | Declaration, and Signature (Official Form 119). | | | | | |
| | | | | | | | |

Case 16-40544 Doc 1

Page 54 of 58 Document Debtor 1 Patricia Ann Case Number (if known)

Last Name

Middle Name

| Part 2: List Your Unexpired Personal Property Leases | and Unavaried Losses (Official Form 106G) | | | | |
|---|---|--|--|--|--|
| r any unexpired personal property lease that you listed in Schedule G: Executory Contra in the information below. Do not list real estate leases. Unexpired leases are leases that | | | | | |
| nded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). | | | | | |
| Describe your unexpired personal property leases | Will the lease be assumed? | | | | |
| Lessor's name: | | | | | |
| Description of logged | ☐ Yes | | | | |
| Description of leased property: | | | | | |
| Lessor's name: | □ No | | | | |
| Description of leased property: | ☐ Yes | | | | |
| Lessor's name: | □No | | | | |
| Description of leased property: | ☐ Yes | | | | |
| Lessor's name: | □No | | | | |
| Description of leased property: | □Yes | | | | |
| Lessor's name: | □No | | | | |
| Description of leased property: | □Yes | | | | |
| Lessor's name: | □No | | | | |
| Description of leased property: | □Yes | | | | |
| Lessor's name: | □ No | | | | |
| Description of leased | Yes | | | | |
| property: | | | | | |
| art 3: Sign Below | | | | | |
| er penalty of perjury, I declare that I have indicated my intention about any property of | my estate that secures a debt and any | | | | |
| auca A was subject to an unexpired lease. | | | | | |
| Signature of Debtor 1 Signature of Debtor 2 | | | | | |
| Date | | | | | |

First Name

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods, Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee hight object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECKY, & MAKE SURE OUR PETITION (SACCURATE!!!!

Dated: 12 /28 /2016

Patricia Ann Davis

X Date & Sign

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 56 of 58

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Patricia Ann Davis / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12 / 28 /2016

Patricia Ann Davis

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 57 of 58

| Det | otor 1 | Patricia | Ann | Davis | | Case Number (if known) | | |
|---|------------------|---------------------------------------|---|---|--------------------|---------------------------------------|--|--|
| | | First Name | Middle Name | Last Name | | Column A Debtor 1 | Column B Debtor 2 or non-filing spouse | |
| 8. | Unemr | olovment compe | ensation | | | \$0.00 | \$0.00 | |
| | Do not | enter the amou | nt if you contend that the amount re ity Act. Instead, list it here: | eceived was a benefit | • | | | vanicababababab |
| | | | | | | | | energia de la companya de la company |
| | For yo | ur spouse | | | | | | and the second |
| 9. | | on or retiremen t under the Soci | t income. Do not include any amou al Security Act. | unt received that was a | | \$0.00 | \$0.00 | |
| 10 | Do no as a v | t include any be ictim of a war cr | r sources not listed above. Specifinefits received under the Social Seime, a crime against humanity, or interesting the sources on a separate programmer. | curity Act or payments rece nternational or domestic | | | | THE STATE OF THE S |
| | 10a | | • | | | \$0.00 | \$ 0.00 | |
| • | 10b | | · · · · · · · · · · · · · · · · · · · | | | \$ 0.00 | \$0.00 | • |
| *************************************** | | | m separate pages, if any. | | | \$0.00 | \$0.00 | |
| 11 | . Calcu colum | late your total on. Then add the | current monthly income. Add lines total for Column A to the total for C | 2 through 10 for each Column B. | | \$0.00 + | \$0.00 | = \$0.00 |
| E | Part 2: | Determine | Whether the Means Test Applies to | You | | · · · · · · · · · · · · · · · · · · · | | |
| 12 | . Calcu | late your curre | nt monthly income for the year. F | ollow these steps: | | | | |
| | 12a. | Copy your total | current monthly income from line | l1 | | Copy line 11 here | 12a. | \$0.00 |
| *************************************** | | | the number of months in a year). | | | | 401 | x 12 |
| · · · · · · · · · · · · · · · · · · · | 12b. | | ur annual income for this part of th | | | | 12b. | \$0.00 |
| 13 | . Calcu | ılate the mediar | n family income that applies to yo | u. Follow these steps: | · | | | , |
| - | Fill in | the state in which | ch you live. | IL | | | | |
| | Fill in | the number of p | eople in your household. | 1 | | | | |
| MANAGEMENT OF THE PARTY OF THE | Fill in | the median fam | ily income for your state and size of able median income amounts, go of | of household | ed in the separate | | 13. | \$50,133.00 |
| *************************************** | instru | ctions for this fo | rm. This list may also be available | at the bankruptcy clerk's of | fice. | | | |
| 14 | . How | do the lines co | mpare? | | | | | |
| | 14a. | x ine 12b is le Go to Part 3. | ess than or equal to line 13. On the | top of page 1, check box 1 | , There is no pres | umption of abuse. | | |
| *************************************** | 14b. | | nore than line 13. On the top of pag and fill out Form 122A-2. | e 1, check box 2, The pres | sumption of abuse | is determined by Form 1 | 22A-2. | • |
| | Part 3: | Sign Belov | N C | | | · | | |
| *************************************** | | By signing her | e, I declare under penalty of perjure | that the information on this | s statement and in | any attachments is true | and correct. | |
| *************************************** | | Date:: | 2,28 /2016 | | • | | | |
| *************************************** | | _ | line 14a, do NOT fill out or file For | m 122A-2. | | | | |
| - | | | line 14b, fill out Form 122A-2 and | | | | | |

Case 16-40544 Doc 1 Filed 12/28/16 Entered 12/28/16 15:49:59 Desc Main Document Page 58 of 58

Form B 201A, Notice to Consumer Debtor(s)

In re Patricia Ann Davis / Debtor

Page 2

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Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: (2,28 /2016

Patricia Ann Davis

X Date & Sign

Dated: (2 /28 /2016

Attorney: Andrew B. Nelma

Form B 201A. Notice to Consumer Debtor(s)

Page 2 of 2